



CBIZ ESO™

# Wellbeing Insights

*Living a Better, More Vibrant Life*



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## Autism At-A-Glance

### Getting the Facts for Autism Awareness Month

Autism (also known as autism spectrum disorder or ASD) is a mental, emotional and behavioral disorder that typically develops within the first three years of a child's life, although it can appear after months of normal development. It affects many aspects of the child's development, including the rate of cognitive processing and sensory integration. It also places them at high risk for a variety of other intellectual and developmental disorders, including tuberous sclerosis, Tourette syndrome and

attention deficit disorder. 20 to 30% of autistic children develop epilepsy before adulthood. Males are four times more likely to develop autism than females.

#### What are the signs of autism?

Autism occurs on a spectrum and often in combination with other intellectual or developmental disorders. Therefore, there are a range of symptoms that can vary greatly from person to person.

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# Autism

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Common signs include:

- Difficulty communicating with others, either verbally or non-verbally
- Rarely or never make eye contact or smile
- May behave as if they are hearing impaired
- Exhibit repetitious behaviors (like rocking back and forth, head banging, touching or twirling objects, or repeating words)
- May become fixated on a particular toy or object
- Have a limited range of interests and experience difficulty with activities that involve “make believe”
- May become upset at a small change in their environment or daily routine

## Help for autistic children

Because the brain is more easily influenced when a child is young, early treatment for autism may be particularly effective. Children with autism may benefit from a variety of services and treatments, including:

- Training in social and language skills
- Occupational therapy to identify triggers and establish lifestyle/environmental adjustments to minimize frequency of behaviors
- In some cases, medications can be helpful, depending on the symptoms exhibited and other treatments that have been administered. These may include anti-depressants, anti-psychotics and stimulants.

Starting these services soon after a child is diagnosed with autism may greatly improve his or her language, social and academic skills, as well as other abilities.

## What can parents do?

If a parent is concerned that a child may have symptoms of autism spectrum disorder, he or she should:

- Talk with a pediatrician or family doctor about any concerns. A physician can help determine whether the symptoms are due to autism spectrum disorder, a related disorder or some other condition. The doctor may make a referral to a specialist who treats children with autism.
- Research the subject. Gather information from libraries, websites and other sources, or visit the Autism Society of America at [www.autism-society.org](http://www.autism-society.org).
- Attend family counseling to help you and your other children learn how to most effectively build relationships, resolve conflicts, respond to behaviors and cope with the adjustment of living with the family member who is on the autism spectrum.
- Find family network organizations and talk to other families who are affected by autism.
- Contact your employer's EAP for support and assistance.

## Tips for interacting with autistic people

Because a person with ASD processes information and communicates differently, it may seem a bit intimidating to spark a healthy interaction that makes you both comfortable. Communication styles and even the level to which a person with autism can effectively communicate varies greatly person

to person. Effective communication boils down to catering to their communication preferences. Here are a few examples of how to do that:

- **Imitate speech and body language.** Many individuals with autism imitate the interactions they see, so imitating how the person with autism communicates can bring you into their world. If you notice the individual speaks in short phrases, or even single words, speak to them in this manner. Eventually, they will trust you and will respond when you speak to them in more complex sentences.
- **Be patient.** Don't rush a response out of someone with autism. They may take a bit longer to respond. This is not due to lack of intelligence; rather, it is their attention to detail as they process each word that is said to them. Continuing to elaborate or push for a response can be quite frustrating as it just adds more for them to process.
- **Be clear and concise.** Individuals who are on the spectrum can be very literal thinkers; they struggle to understand figures of speech and sarcasm. Refrain from complicated jokes. In addition, many individuals with autism are visual thinkers. If you were to say "airplane," their brain will imagine a specific plane that they have seen in their life. They will remember the exact color, model and how many windows it has. Because of this, it may seem that they aren't following the conversation; however, they are thinking about every detail that is said to them.







## On the Menu

# Apple Cider Vinegar

Apple cider vinegar (ACV) has been around for thousands of years. In ancient Greece, Hippocrates prescribed it along with a bit of honey to help cure coughs and colds. Today it has regained popularity due to its versatility, being used for everything from a natural remedy for a variety of ailments to a household cleaner.

ACV is made from fermented apple cider. In the fermentation process, microorganisms such as bacteria or yeast are used to convert a carbohydrate to alcohol or organic acids. These microorganisms eat up the sugar, which is why fermented foods are not very sweet.

You may have noticed that murky looking vinegars tend to indicate they are “with the mother.” The mother is the beneficial bacterial colony that is used to turn apple cider into vinegar. It consists of good bacteria, enzymes, pectin, proteins and minerals such as iron, calcium, sodium, magnesium, potassium and phosphorous. It may also contain the vitamins B1, B2 and B6, as well as vitamin C, folic acid, biotin and niacin. If a vinegar is clear, this is a sign that it has been pasteurized which means the “mother” culture has been removed and so have a lot of the nutritional benefits.

For maximum ACV health benefits, quality matters. You want to look for organic, raw, unpasteurized vinegar with the mother. The benefits include:

- Regulates blood sugar levels
- Reduces blood pressure
- Relieves symptoms of acid reflux and heartburn
- Boosts gut health
- Improves skin and hair
- Soothes sunburns
- Fights fungus
- Whitens teeth
- Aids in detoxification
- Relieves symptoms of food poisoning

### Keep It Fresh

Due to its high acidity levels, ACV won't mold over time. However, to preserve the quality of the vinegar, you should store it tightly capped and in a cool, dry and dark place such as your pantry or cellar. It is not necessary to refrigerate. Stored properly (out of direct sunlight), ACV will last about five years. The mother will settle to the bottom of the bottle. Not only is it safe to ingest, it's the most nutritious part. Feel free to give your ACV a gentle shake before pouring to distribute the mother.

## Apple Cider Vinaigrette

### Ingredients:

- 1/3 cup olive oil
- 1/4 cup raw apple cider vinegar
- 2 Tbsp. fresh lemon juice
- 1 Tbsp. Dijon mustard
- 1 tsp raw honey
- 1 garlic clove, minced
- Salt and pepper, to taste

### Directions:

Combine all ingredients in a sealable glass jar. Seal the jar lid and shake until the honey dissolves and the ingredients are well combined. For best flavor, allow the vinaigrette to sit for at least 30 minutes prior to serving. Use as a salad dressing or marinade for meat or veggies.

### Nutrition Info

Per Serving (2 Tbsp.)

<b>Calories</b>	112
<b>Carbohydrates</b>	3.4g
	Sugar 3.1g
	Fiber 0.1g
<b>Protein</b>	0.2g
<b>Sodium</b>	31mg

# Snack Attack: How (& When) to Snack Like a Pro



There is no shortage of opinions on snacking, from those who think cutting it out is key to weight loss to those who say regular snacks are the way to keep your mealtime overeating in check. Whether you keep close tabs on your munching or are simply a desktop grazer, eating whenever there's food, we've got tips to help.

## When to Snack

- Listen to your body. Are you truly hungry or are you tired, bored, thirsty or just stuck in a routine (e.g., I always eat at 3:00)? If you have that gnawing, feed-me feeling in your gut, eat. If not, drink a full glass of water and get up and move around.
- Do you know that you are going to have a late meal and will likely be starving by the time you get food? Plan ahead for a small snack.

## Rules of the Snack

- 1. Get colorful!** In our time-crunched world, it can be difficult to get enough colorful veggies and fruits per day. Every time you snack, make sure you include at least one color from veggies or fruits.

**2. Include protein.** Protein not only fills you up but helps keep your blood-sugar levels steady and has countless jobs to do inside your body. A healthy snack includes one to two servings of protein (7 to 14 grams).

**3. Fatten it up.** Nuts and seeds or some avocado are all great choices. Fat feeds your brain, so if it's fatigue you're battling, reach for the healthy fats.

**4. Enjoy your food.** Eating should always be enjoyable. Bring mindfulness and gratitude to every meal and snack. Consider the texture, flavor, aroma and look of your food. You may find yourself consuming fewer calories simply by allowing your brain time to feel satisfaction.

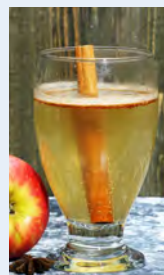
**5. Fiber keeps you full.** If it's longevity you need from your snack, fiber is essential.

**6. Watch out for sugar.** Snack foods, even those advertised as healthy, are top culprits of being highly processed and loaded with excess sugars. Check the labels, particularly for granola bars and yogurts, before buying.

## Snack Ideas

- Yogurt parfait. ½ cup plain, full-fat Greek yogurt with berries and pecans or walnuts
- Veggies with dip. ½ cup plain, full-fat Greek yogurt mixed with a teaspoon of ranch seasoning or salsa. Or, use guacamole or hummus.
- Apple or celery with almond or peanut butter
- Pumpkin seeds. Mix in a bit of dehydrated fruit or veggies for a healthy trail mix.
- Rice cake with almond butter and berries
- Half avocado filled with cottage cheese
- Smoothie of unsweetened almond or coconut milk, frozen blueberries, and a tablespoon of chia seeds, flaxseed, or your favorite protein powder (Add a drizzle of honey if you need a little sweetness.)

## DIY: Ultimate Detox Drink



Containing a who's who of nutritional superheroes, this beverage will be your secret weapon to cleanse the body and boost energy. Drink three times per day, ideally 20 minutes before each meal for two weeks. Then, decrease consumption to once per day.

## Ingredients:

- 12 - 16 oz. warm or hot water
- 2 Tbsp. apple cider vinegar
- 2 Tbsp. lemon juice
- ½ - 1 tsp ground ginger
- ¼ tsp cinnamon
- 1 dash cayenne pepper
- 1 tsp raw, local honey (optional)

Mix all ingredients together and enjoy! Maximum benefits are achieved when consumed warm, but you may also chill if you prefer.

# Alcohol Awareness:

## When Is It More than Social Drinking?

The impact of alcohol and other drug use on the workplace is a common concern. It's estimated to cost the U.S. economy more than \$400 billion annually due to lost productivity, crime and increased health care expenditures. In addition, new research indicates that an estimated 30 million people now binge drink at least once a week, while the rates of alcohol use, abuse and dependence have increased in the U.S. across both genders since 2012. Excess drinking leads to an estimated 88,000 deaths per year.

Millennials in particular are displaying alarming rates of drinking. In fact, 31% of American alcoholics are young people. This group also exhibits the largest gap in seeking treatment. In 2015, millennials consumed 159.6 million cases of wine, breaking the record for the most wine consumed by any generation in a single year.

If you are concerned that you or someone you love has a problem with alcohol or drugs, consider these questions:

- Do you worry that you drink too often?
- Do you binge drink?
- Have you ever called in sick to work because you have been drinking alcohol or are hung over?
- Are you more likely to attend a social gathering if alcohol is involved?
- Have you ever had legal difficulties due to alcohol use?
- When sober, do you feel regret or embarrassment about your behavior while under the influence?
- Do you have difficulty remembering your actions while under the influence?



- Once you start using alcohol or drugs, do you find it difficult to stop?
- Do you often drink alone?
- Do you ever hide your drinking from loved ones?

Answering "yes" to one or more of these questions may indicate that it's time to seek assistance.

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## Mindful Minute



In honor of Stress Awareness Month, here is a simple **checklist to freshen up your mindfulness basics** to calm the mind and cope with daily stressors.

- ✓ **Get comfortable.** If you can find a quiet space to relax, that's wonderful. If you're on the go or can't relocate, at least resituate and omit potential distractions where possible.
- ✓ **Breathe.** An awareness of the breath is a key part of quieting the mind and body. The breath nourishes the body, so take care in bringing awareness to deep sustaining breaths.

- ✓ **Relax.** Notice areas of tension in your body and allow them to relax. The jaw, neck and tummy are common places we tend to clench and hold on to tension.

- ✓ **Pay attention.** Allow your thoughts to come and go. Observe without judgement, and think of this moment as a time when no thought that emerges has the power to draw you away from peace.

Mindfulness during moments of acute stress can be a helpful tool in improving one's resilience. In order to build mindfulness skills into habit, you may wish to start by scheduling time to engage in this practice for five minutes each day, working toward 10 minutes per day, and watch your ability to cope with stress improve.



# Did Tax Reform Increase Your Paycheck?

The recent passing of the Tax Cuts and Jobs Act has created a savings opportunity for many individuals. The new tax brackets with lower tax rates are resulting in an average of a 3 to 6% increase in individual take-home pay. The question now becomes: what is the best way to save that additional bump in earnings?

1. Consider increasing your contributions to your 401(k) plan through work. If you are not currently participating in your employer's plan or contributing a small percentage of your compensation, you should think about increasing contributions. Saving in your workplace retirement plan offers additional tax benefits for making contributions. If your company offers a matching contribution, try to increase your personal contributions to get the maximum matching benefit available. Aim to save a minimum of 10% between your contributions and your employer contributions.
2. Already contributing enough to your workplace retirement program?

Consider starting or contributing more to an emergency fund. 75% of working Americans do not have enough personal savings to cover a \$1,000 unexpected bill. Your emergency savings account should have enough in it to cover six months of living expenses in case the unexpected happens. Use your increased take-home pay to beef up that savings account.

3. Do you have children? Divert those extra dollars to a 529 College Savings Plan. Most states offer state income tax deductibility for 529 plans, which adds extra incentive to use these accounts as the preferred savings vehicle for education. They also offer the advantage of tax-free withdrawals (i.e., you do not pay capital gains tax on your investment earnings) as long as the distributions are used to cover qualified education expenses.

Now is the perfect time to take stock of your current financial situation and determine where is the best place to save the extra income most individuals are receiving from tax reform. If you set the precedent of saving this money instead of spending it, it will pay off significantly in the long term.

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“  
Everyone is fighting a battle  
you know nothing about. Be kind.  
Always.”